# Case 19-10553-mdc Doc 24 Filed 02/24/19 Entered 02/25/19 01:05:41 Desc Imaged

Certificate of Notice Page 1 of 3 Eastern District of Pennsylvania

In re: Durwin Godwin Debtor Case No. 19-10553-mdc Chapter 13

#### CERTIFICATE OF NOTICE

District/off: 0313-2 User: dlv Page 1 of 1 Date Rcvd: Feb 22, 2019 Form ID: 309I Total Noticed: 10

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on

Feb 24, 2019. 1636 High Avenue, Willow Grove, PA 19090-4533 db +Durwin Godwin,

+Bayview Loan Servicing, Po Box 650091, Dallas, TX 75265-0093 +Bayview Loan Servicing, LLC, c/o Jill Manuel-Coughlin, Esq., Eight Neshaminy Interplex, Suite 215, Trevose, PA 19053-6980 +Bayview Loan Servicing, LLC, c/o Rebecca A. Solarz, Esq., KN 14270623 Dallas, TX 75265-0091 14269418

14270794 KML Law Group. PC,

701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: thelawofficeofdianebarr@yahoo.com Feb 23 2019 03:06:29 DIANE E. BARR, aty

Media, PA 19063 21 WILLIAM C. MILLER, Esq., The Law Office of Diane E. Barr, 24 Veterans Square,

+E-mail/Text: bncnotice@ph13trustee.com Feb 23 2019 03:09:21 tr

Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229

smg E-mail/Text: megan.harper@phila.gov Feb 23 2019 03:08:39 City of Philadelphia,

Tax Unit/Bankruptcy Dept, City of Philadelphia Law Dept., 1515 Arch Street 15th Floor,

Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 23 2019 03:07:28

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,

Harrisburg, PA 17128-0946

+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 23 2019 03:08:07 U.S. Attorney Office, smg c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Feb 23 2019 03:07:45 United States Trustee, ust

Office of the U.S. Trustee, 833 Chestnut Street, Suite 500. Philadelphia, PA 19107-4405

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 24, 2019 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2019 at the address(es) listed below:
DIANE E. BARR on behalf of Debtor Durwin Godwin thelawofficeofdianebarr@yahoo.com,

dbarrcg@aol.com

on behalf of Creditor JILL MANUEL-COUGHLIN BAYVIEW LOAN SERVICING, LLC jill@pkallc.com, chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com ;mary.raynor-paul@pkallc.com;amanda.rauer@pkallc.com

REBECCA ANN SOLARZ on behalf of Creditor Bayview Loan Servicing, LLC, A Delaware Limited

Liability Company bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 5

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Information to identify the case:						
Debtor 1	Durwin Godwin	Social Security number or ITIN xxx-xx-2699				
	First Name Middle Name Last Name	EIN				
Debtor 2	First Name Middle Name Last Name	Social Security number or ITIN				
(Spouse, if filing)	First Name - Middle Name - Last Name	EIN				
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 1/30/19				
Case number: 1	9–10553–mdc					

# Official Form 309I

### **Notice of Chapter 13 Bankruptcy Case**

\*\*Debtor's Photo ID &Social Security Card Must Be Presented at 341 Hearing\*\*

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Durwin Godwin	
2.	All other names used in the last 8 years		
3.	Address	1636 High Avenue Willow Grove, PA 19090	
4.	<b>Debtor's attorney</b> Name and address	DIANE E. BARR The Law Office of Diane E. Barr 24 Veterans Square Media, PA 19063	Contact phone 610-744-2518  Email: thelawofficeofdianebarr@yahoo.com
5.	Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215–627–1377 Email: ecfemails@ph13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office 8:30 A.M. to 5:00 P.M Reading Office 8:00 A.M. to 4:30 P.M. Contact phone (215)408–2800
			Date: 2/22/19

For more information, see page 2

Debtor Durwin Godwin Case number 19–10553–mdc

7	. Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not	April 3, 2019 at 10:30 AM  The meeting may be continued or adjourned to a later date. If	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107	
	required to do so.	so, the date will be on the court docket.		
8.	Deadlines     The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 6/2/19	
	required filing fee by the following deadlines.	You must file:  a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or		
		<ul> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>		
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 4/10/19	
		Deadline for governmental units to file a proof of claim:	Filing deadline: 7/29/19	
		Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9	. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of 2216.67 The hearing on confirmation will be held on: 5/9/19 at 9:30 AM, Location: Courtroom #2, 900 Market Street, Ph	·	
1	D. Creditors with a foreign address address  If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.			
1	. Filing a chapter 13 bankruptcy case  Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.			
to creditors, even if the case is converted to chapter 7. You may inspect that list at the bankruptcy clerk's office		The law allows debtors to keep certain property as exempt. Fully ex to creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt.  www.pacer.gov. If you believe that the law	
1:	3. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion. The bankruptcy clerk's office must receive the of exemptions in line 8.	scharged until all payments under the plan to the debt from the debtors personally except ed from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If their debts under 11 U.S.C. § 1328(f), you	